

SERFF Tracking Number: ELAS-125869132 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 40647
Company Tracking Number:
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: 02-100 - Revised Cost of Insurance Rates
Project Name/Number: 02-100 - Revised Cost of Insurance Rates/02-100 - Revised Cost of Insurance Rates

Filing at a Glance

Company: AXA Equitable Life Insurance Company

Product Name: 02-100 - Revised Cost of Insurance Rates SERFF Tr Num: ELAS-125869132 State: ArkansasLH

TOI: L06I Individual Life - Variable SERFF Status: Closed State Tr Num: 40647

Sub-TOI: L06I.002 Single Life - Flexible Premium Co Tr Num: State Status: Filed-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird
Authors: Audrey Arnold, Samra Disposition Date: 10/24/2008
Mekbeb, Roxanne Persaud,
Sabrena Lallmohamed

Date Submitted: 10/22/2008 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: 02-100 - Revised Cost of Insurance Rates

Project Number: 02-100 - Revised Cost of Insurance Rates

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/24/2008

State Status Changed: 10/24/2008

Corresponding Filing Tracking Number:

Filing Description:

See filing letter for details.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Company and Contact

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Filing Contact Information

Estella A. Devian, Vice President estella.devian@axa-financial.com
 1290 Avenue of the Americas, 14th Floor (212) 314-2921 [Phone]
 New York, NY 10104 (212) 707-7493[FAX]

Filing Company Information

AXA Equitable Life Insurance Company	CoCode: 62944	State of Domicile: New York
1290 Avenue of the Americas, 14-10	Group Code: 968	Company Type: LIFE Insurance
New York,, NY 10104	Group Name:	State ID Number:
(212) 314-2921 ext. [Phone]	FEIN Number: 13-5570651	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AXA Equitable Life Insurance Company	\$0.00	10/22/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	10/24/2008	10/24/2008

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Disposition

Disposition Date: 10/24/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ELAS-125869132 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Supporting Document	02-100 Revised Rates		Yes

<i>SERFF Tracking Number:</i>	<i>ELAS-125869132</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AXA Equitable Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40647</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>02-100 - Revised Cost of Insurance Rates</i>		
<i>Project Name/Number:</i>	<i>02-100 - Revised Cost of Insurance Rates/02-100 - Revised Cost of Insurance Rates</i>		

Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

	Review Status:
Satisfied -Name: Cover Letter	10/22/2008
Comments:	
Attachment: AR Filing Letter.pdf	

	Review Status:
Satisfied -Name: 02-100 Revised Rates	10/22/2008
Comments:	
Attachment: 02-100 - Rev Cost of Insurance Rates.pdf	



VIA SERFF

Estella A. Devian, Vice President
Telephone (212) 314-2921
Facsimile (212) 707-7493
estella.devian@axa-equitable.com

October 22, 2008

Ms. Julie Benafield Bowman, Insurance Commissioner
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Re: AXA Equitable Life Insurance Company (AXAEQ)
FEIN: 13-5570651
NAIC No. 0968-62944
Informational Filing
Revision to Current Cost of Insurance Rates
Individual Flexible Premium Variable Life Insurance Policy form 02-100
SERFF Tracking Number: ELAS-125869132

Dear Commissioner:

We are filing for your information notification of our intention to **reduce** the current cost of insurance rates that were originally submitted, as described below, for policy form 02-100WA. Your department approved this form on May 7, 2002.

This reduction will apply to both in force and new business. Please note that under this policy form no deductions for cost of insurance will ever be made on or after attained age 100 of the insured person, as noted in the "Coverage After Age 100" provision of the policy. The reduction in current cost of insurance rates will apply primarily to insured persons who reach attained age 99. In addition, for preferred tobacco users who were issued policies at issue ages 79-85, reductions will apply as early as attained age 93. There is no change in current rates at any attained age for standard male tobacco users.

The guaranteed maximum cost of insurance rates for all ages and underwriting classes, as originally filed and approved, remain unchanged.

We enclose copies of these revised current cost of insurance rates for your information. The intended implementation date for these revised rates is November 2008.

Please call me at (212) 314 2921 or John Finneran at (212) 314 2922 if you have any questions or need additional information.

Sincerely,

A handwritten signature in black ink that reads 'Estella A. Devian'.

Estella A. Devian
Vice President

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Attachment "02-100 - Rev Cost of Insurance Rates.pdf" is larger than 3MB and cannot be reproduced here.